

Case # 10-31852

Certificate Number: 01401-MIE-CC-010224612

CERTIFICATE OF COUNSELING

I CERTIFY that on March 12, 2010, at 9:37 o'clock AM EST

Robert Roher received from

GreenPath, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the
Eastern District of Michigan, an individual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of
the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: March 12, 2010

By /s/Holli Bratt for Melissa Renkiewicz

Name Melissa Renkiewicz

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

FILED
2010 APR 15 A 9:58
U.S. BANKRUPTCY COURT
E.D. MICHIGAN
FLINT



3/12/2010

38505 Country Club Drive Suite 250
Farmington Hills, MI 48331
(800) 504-3396

Robert Roeher
1850 Smith Road
Lapeer, MI 48446

Dear Robert Roeher,

Thank you for selecting GreenPath for your financial counseling and educational needs. We appreciate your business.

Included in the packet you will find:

1. Your financial assessment which includes your current and proposed budget
2. A customized action plan
3. Your briefing certificate which is valid for 180 days from the date of course completion
4. Valuable information about the various options available to you

If you also purchased our pre-discharge education, your Second Chance book and instructions will be sent in a separate package.

Please contact GreenPath at (800) 504-3396 with any additional questions you have.

Your client ID is 2174484. Please have it available when you call.

Sincerely,

Melissa Renkiewicz
Certified Financial Counselor

Client Language: English



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Farmington Hills, MI 48331
(800) 504-3396

Bankruptcy Briefing Packet

prepared by

GreenPath Debt Solutions

especially for

ROBERT ROEHER

Counselor : MELISSA RENKIEWICZ

Prepared on : 3/12/2010

Questions for Attorney

When do I need to have the Pre-Discharge Education completed?

Customer Situation

Client Goals:

Establish savings:Lifestyle - for retirement and a different vehicle

Reduce debt:Debt - get these debts taken care of

Reason for Financial Hardship: Reduced Income

Home in Foreclosure? No

Date of Sheriff's Sale:

Repossession Threatened? No

Can Client Be Garnished? Yes

Status:

Client Previously Filed for bankruptcy? No

Year of Discharge:

FINANCIAL SITUATION

NET INCOME

Income Owner	Income Source	Current	Proposed	Variance
Robert Roher	Full-time Job	\$880	\$880	\$0
Total		\$880	\$880	\$0

HOUSING

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
		\$0	\$0	\$0	\$0
Total		\$0	\$0	\$0	\$0

UTILITIES

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Cellular Phone	pre-paid	\$0	\$30	\$30	\$0
Total		\$0	\$30	\$30	\$0

FIXED DEBT

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Personal Loan	GMAC collection agency	\$3,900	\$50	\$0	\$(50)
Total		\$3,900	\$50	\$0	\$(50)

UNSECURED DEBT

Debt Type	Creditor	Balance	Current Payment	Proposed Payment	Variance Payment
Unsecured	all	\$13,290	\$280	\$0	\$(280)
Past Due Bills	all	\$3,200	\$68	\$0	\$(68)
Total		\$16,490	\$348	\$0	\$(348)

Household Expenses

Expense Type	Current Amount	Proposed Amount	Variance
Miscellaneous Expense - Personal Care	\$50	\$50	\$0
Miscellaneous Expense - Doctor Visits	\$20	\$20	\$0
Miscellaneous Expense - Prescriptions	\$100	\$100	\$0
Insurance - Auto	\$70	\$70	\$0
Transportation - Gasoline	\$120	\$120	\$0
Miscellaneous Expense - Doctor Visits	\$100	\$100	\$0
Food - Groceries	\$150	\$150	\$0
Miscellaneous Expense - Personal Care	\$30	\$30	\$0
Total HomeBudget Expenses	\$640	\$640	\$0

FORECAST DEFICIT/SURPLUS-----

\$(188)

\$210

\$398

Assets

Type	Value	Lien	Notes
	\$0	\$0	
	\$0	\$0	

Potential for Liquidating Assets:

Action Items

Type

- Debt: Stop using credit cards - to avoid finance charges, have budget plan and savings, forecast budget needs, pay cash in future
- Money Management: Track expenses - record all miscellaneous spending, expenses for accurate money management
- Money Management: Establish an emergency fund - try to save 10% of net income
- Money Management: Misc. Money Management - www.United Way 211.org,
www.Angelfoodministries.com